

Amendments to the Claims:

Please cancel Claim 4 and amend Claims 1 and 13 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently amended) A method for accepting a payment from a consumer for monies owed by the consumer to a lender pursuant to a financial relationship between the consumer and the lender, the method comprising:

receiving a promise-to-pay record from a lender system operated by the lender at a payment service provider system operated by a payment service provider distinct from the lender, the record comprising a set of identifiers forming a database, the database comprising existing promise-to-pay accounts, the set of identifiers being formatted into a consumer database, the consumer database being operated by the payment service provider, the promise-to-pay record identifying at least a payment amount and including a transaction identifier of the set of identifiers;

receiving, at the payment service provider system, a record of receipt of a cash payment from the consumer to the payment service provider, the record of receipt identifying a paid amount and including a purported identifier provided by the consumer;

associating the record of receipt of the cash payment with the promise-to-pay record at the payment service provider system, wherein associating the record of the cash payment with the promise-to-pay record comprises matching the purported transaction identifier provided by the consumer with the transaction identifier included in the promise-to-pay record;

sending a notice from the payment service provider system to the lender system, the notice comprising an indicator that the cash payment has been received, the indicator identifying the paid amount; and

initiating, with the payment service provider system, an electronic funds transfer of at least a portion of the paid amount to control of the lender in response to receipt of the cash payment by the payment service provider.

2. (Previously presented) The method as in claim 1 further comprising storing a record of the cash payment in a database coupled with the payment service provider system.

Claims 3–5 (Canceled).

6. (Previously presented) The method as in claim 1 wherein the promise-to-pay record comprises a time limit, and wherein associating the record of receipt of the cash payment with the promise-to-pay record comprises verifying with the payment service provider system that the cash payment was made to the payment service provider within the time limit.

7. (Previously presented) The method as in claim 6 further comprising sending a request for instructions from the payment service provider system to the lender system if the time limit expires without the payment service provider receiving the cash payment.

8. (Previously presented) The method as in claim 6 further comprising sending a request for instructions from the payment service provider system to the lender system if the consumer attempts payment after the time limit expires.

Claims 9–11 (Canceled).

12. (Previously presented) The method as in claim 1 wherein:
the promise-to-pay record includes information that identifies the customer; and
associating the record of receipt of the cash payment with the promise-to-pay record comprises verifying a consumer identity through a comparison with the information that identifies the customer in the promise-to-pay record.

13. (Currently amended) A method for staging a transaction involving a payment from a customer for monies owed by the customer to a lender pursuant to a financial relationship between the customer and the lender, the method comprising:

receiving, at a lender system operated by the lender, a promise-to-pay a specified payment amount from the customer;

creating a promise-to-pay record with the lender system, the promise-to-pay record including the specified payment amount and an expiration time;

transmitting the promise-to-pay record to a payment service provider system operated by payment service provider distinct from the lender, the record comprising at least one identifier forming a database, the database comprising existing promise-to-pay accounts associated with a set of identifiers, the identifiers being formatted into a consumer database, the consumer database being operated by the payment service provider, the promise-to-pay record identifying a payment amount and a transaction identifier of the set of identifiers;

receiving, at the payment service provider system, a record of receipt of a cash payment from the consumer to the payment service provider, the record of receipt identifying a paid amount and including a purported identifier provided by the consumer;

receiving a notice of payment at the lender system from the payment service provider system if the payment service provider received from the customer a cash payment that equals or exceeds the payment amount prior to the expiration time; and

electronically receiving with the lender system a transfer of at least a portion of the payment amount pursuant to an electronic funds transfer initiated by the payment service provider system in response to receipt of the cash payment by the payment service provider.

14. (Previously presented) The method as in claim 13 further comprising updating, with the lender system, the promise-to-pay record to include the notice of payment.

15. (Previously presented) The method as in claim 13 further comprising: receiving at the lender system a notice of non-effective payment from the payment service provider system; and

updating, with the lender system, the promise-to-pay record to include the notice of non-effective payment.

Claim 16 (Canceled).

17. (Original) The method as in claim 13 wherein the customer comprises a borrower, and the promise-to-pay comprises a promise to pay a delinquent amount owed by the borrower.

18. (Previously presented) The method as in claim 13 further comprising associating a transaction identifier with the promise-to-pay record with the lender system.

19. (Original) The method as in claim 18 further comprising providing the transaction identifier to the customer.

20. (Previously presented) The method as in claim 13 further comprising receiving a request for instructions at the lender system from the payment service provider system.

21. (Previously presented) The method as in claim 20 further comprising providing the payment service provider system with an instruction in response to the request for instructions from the lender system.